<u>June 2, 2011</u> <u>Closing Date: June 15, 2011</u>

**** JOB OPPORTUNITY ****

<u>TITLE:</u> Consumer Credit Specialist

LOCATION: Division of Finance

Jefferson City, Missouri

<u>STARTING SALARY:</u> \$42,416 - \$46,658

RESPONSIBILITIES:

 Receive and resolve complaints against banks, collection agencies, and consumer lenders including payday lenders, title loan companies, installment lenders and motor vehicle lenders.

- Formulate, issue and respond to memos and other communications from consumers, lenders and governmental agencies in a clear, accurate and concise manner.
- Conduct thorough field investigations when required in the resolution of complaints. Document findings in a clear and factual manner.
- Ensure that fees and interest rate charges are appropriate, and that all notices and disclosures have been made to the consumer.
- Maintain accurate documentation and records of all complaints including paper, electronic, and database files.

KNOWLEDGE, SKILLS AND ABILITIES:

- Thorough knowledge of consumer lending laws and regulations.
- Ability to perform detailed work involved in the resolution of consumer credit complaints according to applicable laws and regulations.
- Ability to establish and maintain effective working relationships with examiners, consumer credit industry employees and management.
- Ability to interpret and apply state and federal statutes and regulations to consumer credit activities.
- Ability to communicate effectively with consumers, lenders, management and other agencies to quickly identify issues and provide realistic solutions.
- Proficient in the operation of personal computers including word processing, spreadsheet and database software.
- Excellent communication skills needed, both written and verbal, including ability to proofread and edit for content and grammar and make corrections as needed.
- Ability to demonstrate regular and predictable attendance.

JOB QUALIFICATIONS:

- Minimum of three years experience in banking or in the consumer credit industry.
- Graduation from an accredited four-year college or university with specialization in accounting, finance, economics, business administration or a closely related area.
- Professional or technical experience in accounting, finance, or in the consumer credit or banking industry that affords knowledge of installment loans, finance company management, or related work, may be substituted on a year-for-year basis for the required education.
- Experience in the area of complaint resolution in the financial industry preferred.

PLEASE SEND COVER LETTER AND RESUME BY 06/15/11 TO:

Division of Finance ATTN: Kim Sandbothe Fiscal & Administrative Manager P.O. Box 716 Jefferson City, MO 65102 Fax: 573-751-9192 kim.sandbothe@dof.mo.gov

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